

# **EXHIBIT A**



Bank

America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

AVON CAPITAL LLC  
100 GRIST MILL ROAD  
SIMSBURY CT 06070

Page: 1 of 3  
Statement Period: Dec 01 2009-Dec 31 2009  
Cust Ref #: 4242774689-720-T-###  
Primary Account #: 424-2774689

## Business Convenience Checking

AVON CAPITAL LLC

Account # 424-2774689

## KEEPING YOU INFORMED

EARLIER THIS YEAR WE COMMUNICATED TO YOU THAT WE WOULD BE CHANGING THE ORDER IN WHICH WE POST YOUR DAILY TRANSACTIONS TO YOUR ACCOUNT. THIS CHANGE WILL NOT BE GOING INTO EFFECT AT THIS TIME. INSTEAD, WE WILL CONTINUE TO USE OUR CURRENT METHOD OF POSTING CREDITS FIRST, FOLLOWED BY DEBITS, WITH DEBITS SORTED FROM LARGEST TO SMALLEST. OUR POSTING ORDER MAY CHANGE IN THE FUTURE.

## ACCOUNT SUMMARY

Beginning Balance	6,745,794.16	Average Collected Balance	617,880.33
Electronic Deposits	1,292,469.36		
Checks Paid	8,640.38		
Electronic Payments	6,500,000.00		
Other Withdrawals	1,368,939.85		
Ending Balance	160,683.29		

## DAILY ACCOUNT ACTIVITY

POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
12/30	eTransfer Credit		778,000.00
	Online Xfer		
	Transfer from CK 4242774697		
12/31	eTransfer Credit		514,469.36
	Online Xfer		
	Transfer from CK 4242774697		

Subtotal: 1,292,469.36

DATE	No. Checks: 5	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments			
DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
12/28	1012	500.00	12/30	1017	2,040.00
12/30	1015*	500.00	12/30	1019*	5,100.38
12/28	1016	500.00			

Subtotal: 8,640.38

POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
12/3	eTransfer Debit		6,500,000.00
	Online Xfer		
	Transfer to CK 4242617136		

Subtotal: 6,500,000.00

Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED



WWW.TDBANK.COM



## How to Balance your Account

Page: 2 of 3

Begin by adjusting your account register as follows:

- 1 Subtract any services charges shown on this statement.
- 1 Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- 1 Add any interest earned if you have an interest-bearing account.
- 1 Add any automatic deposit or overdraft line of credit.
- 1 Review all withdrawals shown on this statement and check them off in your account register.
- 1 Follow instructions 2-5 to verify your ending account balance.

- 1 Your ending balance shown on this statement is:
- 2 List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 3 Subtotal by adding lines 1 and 2.
- 4 List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 5 Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	160,081.29
2	Total Deposits	
3	Subtotal	
4	Total Withdrawals	
5	Adjusted Balance	

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

### FOR CONSUMER ACCOUNTS ONLY • IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept., P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- 1 Your name and account number.
- 1 A description of the error or transaction you are unsure about.
- 1 The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

### FOR CONSUMER LOAN ACCOUNTS ONLY • BILLING RIGHTS SUMMARY

#### In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- 1 Your name and account number.
- 1 The dollar amount of the suspected error.
- 1 Describe the error and explain, if you can, why you believe there is an error.
- 1 If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

AVON CAPITAL LLC

Page: 3 of 3  
 Statement Period: Dec 01 2009-Dec 31 2009  
 Cust Ref #: 4242774689-720-T-###  
 Primary Account #: 424-2774689

**DAILY ACCOUNT ACTIVITY****Other Withdrawals**

POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
12/3	WIRE TRANSFER OUTGOING Grist Mill Trust		76,684.19
12/3	WIRE TRANSFER FEE		15.00
12/31	WIRE TRANSFER OUTGOING H. Thomas Moran		777,741.30
12/31	WIRE TRANSFER OUTGOING H Thomas Moran		514,469.36
12/31	WIRE TRANSFER FEE		15.00
12/31	WIRE TRANSFER FEE		15.00
	<b>Subtotal:</b>		<b>1,368,939.85</b>

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
11/30	6,745,794.16	12/30	938,454.59
12/3	169,094.97	12/31	160,683.29
12/28	168,094.97		

Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED

©

WWW.TDBANK.COM



TD- UNIVERSITAS 0137



America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

AVON CAPITAL LLC  
100 GRIST MILL ROAD  
SIMSBURY CT 06070

Page: 1 of 3  
Statement Period: Jan 01 2010-Jan 31 2010  
Cust Ref #: 4242774689-720-T-###  
Primary Account #: 424-2774689

## Business Convenience Checking

AVON CAPITAL LLC

Account # 424-2774689

**GREAT NEWS ABOUT YOUR OVERDRAFT PROTECTION!**

GREAT NEWS FOR CUSTOMERS WITH MONEYLINE OVERDRAFT PROTECTION! BEGINNING DECEMBER 14, 2009, YOU WILL NO LONGER BE CHARGED A \$5 FEE FOR TRANSFERS FROM YOUR MONEYLINE OVERDRAFT PROTECTION ACCOUNT TO YOUR CHECKING ACCOUNT. IF YOU HAVE QUESTIONS, OR IF YOU'D LIKE TO APPLY FOR A MONEYLINE OVERDRAFT PROTECTION ACCOUNT, PLEASE VISIT YOUR NEAREST TD BANK STORE OR CONTACT YOUR RELATIONSHIP MANAGER.

**ACCOUNT SUMMARY**

Beginning Balance	160,683.29	Average Collected Balance	207,313.43
Electronic Deposits	1,000,000.00	Annual Percentage Yield Earned	0.00%
		Days in Period	31
Checks Paid	7,514.25		
Other Withdrawals	1,000,630.21		
Ending Balance	152,538.83		

**DAILY ACCOUNT ACTIVITY**

Electronic Deposits	POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
	1/5	eTransfer Credit		1,000,000.00
		Online Xfer		
		Transfer from CK 4242774697		
				Subtotal: 1,000,000.00

Checks Paid	No. Checks: 1	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments
DATE	SERIAL NO.	AMOUNT
1/5	1018	7,514.25
		Subtotal: 7,514.25

Other Withdrawals	POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
	1/4	WIRE TRANSFER OUTGOING		25,000.00
		The Heritage Group		
	1/4	WIRE TRANSFER FEE		15.00
	1/5	WIRE TRANSFER OUTGOING		332,766.30
		Hme Llc		
	1/5	WIRE TRANSFER OUTGOING		175,334.85
		Asg		
	1/5	WIRE TRANSFER FEE		15.00
	1/5	WIRE TRANSFER FEE		15.00
	1/7	WIRE TRANSFER OUTGOING		373,033.83
		H Thomas Moran		

Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED



WWW.TDBANK.COM



## How to Balance your Account

Page: 2 of 3

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Balancing Balance	152,538.83
②	Total Deposits	
③	Sub Total	
④	Total Withdrawals	
⑤	Adjusted Balance	

② DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

① WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

### FOR CONSUMER ACCOUNTS ONLY • IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

### FOR CONSUMER LOAN ACCOUNTS ONLY • BILLING RIGHTS SUMMARY

#### In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

AVON CAPITAL LLC

Page: 3 of 3  
 Statement Period: Jan 01 2010-Jan 31 2010  
 Cust Ref #: 4242774689-720-T-###  
 Primary Account #: 424-2774689

**DAILY ACCOUNT ACTIVITY****Other Withdrawals (continued)**

POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
1/7	WIRE TRANSFER FEE		15.00
1/15	WIRE TRANSFER OUTGOING Fasano Associates Inc		50,000.00
1/15	WIRE TRANSFER OUTGOING Kirkpatrick Bank		44,405.23
1/15	WIRE TRANSFER FEE		15.00
1/15	WIRE TRANSFER FEE		15.00
		Subtotal:	1,000,630.21

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
12/31	160,683.29	1/7	246,974.06
1/4	135,668.29	1/15	152,538.83
1/5	620,022.89		

Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED

©

WWW.TDBANK.COM



TD- UNIVERSITAS 0140



Bank

America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

AVON CAPITAL LLC  
100 GRIST MILL ROAD  
SIMSBURY CT 06070

Page: 1 of 3  
Statement Period: Feb 01 2010-Feb 28 2010  
Cust Ref #: 4242774689-720-T-###  
Primary Account #: 424-2774689

## Business Convenience Checking

AVON CAPITAL LLC

Account # 424-2774689

## ACCOUNT SUMMARY

Beginning Balance	152,538.83	Average Collected Balance	577,725.75
Electronic Deposits	1,000,000.00	Annual Percentage Yield Earned	0.00%
		Days in Period	28
Checks Paid	15,000.00		
Electronic Payments	200,000.00		
Other Withdrawals	263,409.44		
Ending Balance	674,129.39		

## DAILY ACCOUNT ACTIVITY

## Electronic Deposits

POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
2/12	eTransfer Credit Online Xfer Transfer from CK 4242774671		1,000,000.00

Subtotal: 1,000,000.00

Checks Paid	No. Checks: 1	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments
DATE	SERIAL NO.	AMOUNT
2/18	1023	15,000.00

Subtotal: 15,000.00

## Electronic Payments

POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
2/23	eTransfer Debit Online Xfer Transfer to CK 4242774655		200,000.00

Subtotal: 200,000.00

## Other Withdrawals

POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
2/12	WIRE TRANSFER OUTGOING H. Thomas Moran		181,501.77
2/12	WIRE TRANSFER OUTGOING H. Thomas Moran		13,860.00
2/12	WIRE TRANSFER FEE		15.00
2/12	WIRE TRANSFER FEE		15.00
2/23	WIRE TRANSFER OUTGOING Asg		54,127.67
2/23	WIRE TRANSFER OUTGOING Asg		13,860.00

Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED

©

WWW.TDBANK.COM



TD- UNIVERSITAS 0141

## How to Balance your Account

Page: 2 of 3

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	674,129.39
2	Deposits	
3	Subtotal	
4	Withdrawals	
5	Adjusted Balance	

②	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits			

④	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals			

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

### FOR CONSUMER ACCOUNTS ONLY • IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

### FOR CONSUMER LOAN ACCOUNTS ONLY • BILLING RIGHTS SUMMARY

#### In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your MoneyLine/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the fin



Bank

America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

AVON CAPITAL LLC

Page: 3 of 3

Statement Period: Feb 01 2010-Feb 28 2010

Cust Ref #: 4242774689-720-T-###

Primary Account #: 424-2774689

**DAILY ACCOUNT ACTIVITY**

## Other Withdrawals (continued)

POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
2/23	WIRE TRANSFER FEE		15.00
2/23	WIRE TRANSFER FEE		15.00
		Subtotal:	263,409.44

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
1/31	152,538.83	2/18	942,147.06
2/12	957,147.06	2/23	674,129.39

Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED



WWW.TDBANK.COM





Bank

America's Most Convenient Bank®

## STATEMENT OF ACCOUNT

AVON CAPITAL LLC  
100 GRIST MILL ROAD  
SIMSBURY CT 06070

Page: 1 of 2  
Statement Period: Jun 01 2010-Jun 09 2010  
Cust Ref #: 4242774689-720-0-###  
Primary Account #: 424-2774689

## Business Convenience Checking

AVON CAPITAL LLC

Account # 424-2774689

## ACCOUNT SUMMARY

Beginning Balance	159,376.88	Average Collected Balance	759,097.08
Electronic Deposits	1,062,392.11	Annual Percentage Yield Earned	0.00%
Other Withdrawals	1,221,768.99	Days in Period	9
Ending Balance	0.00		

## DAILY ACCOUNT ACTIVITY

Electronic Deposits POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
6/2	eTransfer Credit Online Xfer Transfer from CK 4242617136		1,062,392.11
		Subtotal:	1,062,392.11

Other Withdrawals POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
6/2	WIRE TRANSFER OUTGOING H Thomas Moran		264,845.72
6/2	WIRE TRANSFER OUTGOING Adp Inc		3,679.43
6/2	WIRE TRANSFER FEE		15.00
6/2	WIRE TRANSFER FEE		15.00
6/9	ACCOUNT CLOSED		953,213.84
		Subtotal:	1,221,768.99

## DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
5/31	159,376.88	6/9	0.00
6/2	953,213.84		

Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED

©

WWW.TDBANK.COM



## How to Balance your Account

Page: 2 of 2

**Begin by adjusting your account register as follows:**

- I Subtract any services charges shown on this statement.
  - I Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
  - I Add any interest earned if you have an interest-bearing account.
  - I Add any automatic deposit or overdraft line of credit.
  - I Review all withdrawals shown on this statement and check them off in your account register.
  - I Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
  2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
  3. Subtotal by adding lines 1 and 2.
  4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
  5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

<b>①</b>	Starting Balance	<u>0.00</u>
<b>②</b>	Total Deposits	<u> </u>
<b>③</b>	Subtotal	<u> </u>
<b>④</b>	Total Withdrawals	<u> </u>
<b>⑤</b>	Adjusted Balance	<u> </u>

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

**FOR CONSUMER ACCOUNTS ONLY • IN CASE OF ERRORS OR  
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine  
04243-1377**

- Your name and account number.
  - A description of the error or transaction you are unsure about.
  - The dollar amount and date of the suspected error.

**When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.**

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

**INTEREST NOTICE**

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY • BILLING RIGHTS  
SUMMARY**

**In case of Errors or Questions About Your Bill:**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number..
  - The dollar amount of the suspected error.
  - Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.  
You do not have to pay any amount in question while we are investigating, but you are still  
obligated to pay the parts of your bill that are not in question. While we investigate your  
question, we cannot report you as delinquent or take any action to collect the amount you

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the other charges. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, add all debits and subtract all credits from the ending balance.